

Fill in this information to identify the case:

Debtor 1 Richard Michael Callaghan Jr

Debtor 2 Joyce M Callaghan  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PENNSYLVANIA  
(State)

Case number 19-22310

Form 4100R

Response to Notice of Final Cure payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B

Court claim no. (if known): 9.2

Last 4 digits of any number you use to identify the debtor's account: 2 5 6 6

Property Address: 1704 ROUTE 356  
Number Street

LEECHBURG PA 15656-2010  
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. \*

The next postpetition payment from the debtor(s) is due on:

\_\_\_\_\_  
MM/DD/YYYY

- ☒ Creditor states that the debtors(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. Total. Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10/25/2024 \*

\_\_\_\_\_  
MM/DD/YYYY

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Debtor 1 Richard Michael Callaghan Jr  
First Name Middle Name Last Name

Case number (if known) 19-22310

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Andrew M. Lubin  
Signature

Date 09/19/24  
/ /

Print Andrew M. Lubin  
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1420 Walnut Street, Suite 1501  
Number Street  
Philadelphia, PA 19102  
City State Zip Code

Contact phone ( 215 ) 790 - 1010

Email ecfmail@mwc-law.com

\* The post-petition payments are current through 10/25/2024. The Bank advises that an excess balance of Trustee funds was received that cannot be applied to monthly payments in advance because this is an adjustable rate HELOC loan. Monthly payments cannot be predicted in advance. The Bank advises that the excess balance, therefore, must be (a) returned to the Debtors; or (b) returned to the Trustee; or (c) applied towards principal curtailment.

The payment history shall be forthcoming and filed as a supplement.

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: Richard Michael Callaghan, Jr. and  
Joyce M Callaghan  
Debtors

Chapter 13

Bankruptcy No. 19-22310

THE BANK OF NEW YORK MELLON FKA  
THE BANK OF NEW YORK SUCCESSOR  
INDENTURE TRUSTEE TO JPMORGAN  
CHASE BANK, N.A., AS INDENTURE  
TRUSTEE FOR THE CWHEQ REVOLVING  
HOME EQUITY LOAN TRUST, SERIES  
2005-B, or its Successor or Assignee  
Movant

vs.

Ronda J. Winnecour  
Richard Michael Callaghan, Jr. and Joyce M  
Callaghan  
Respondents

**CERTIFICATION OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE  
PAYMENT**

I, Andrew M. Lubin, attorney for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B, hereby certify that I served a true and correct copy of the foregoing Response to Notice of Final Cure Payment, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 09/19/24

Richard Michael Callaghan,  
Jr.  
1887 St. Rt. 356  
Leechburg, PA 15656

Elsie R. Lampl  
435 South Maple Avenue  
Greensburg, PA 15601  
Attorney for Debtors

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Trustee

Joyce M Callaghan  
1887 St. Rt. 356  
Leechburg, PA 15656

Office of the United States  
Trustee  
1000 Liberty Avenue  
Suite 1316  
Pittsburgh, PA 15222

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830

ANDREW M. LUBIN, ESQUIRE ID # 54297

Attorney for THE BANK OF NEW YORK MELLON FKA  
THE BANK OF NEW YORK SUCCESSOR INDENTURE  
TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS  
INDENTURE TRUSTEE FOR THE CWHEQ  
REVOLVING HOME EQUITY LOAN TRUST, SERIES  
2005-B

1420 Walnut Street, Suite 1501

Philadelphia, PA 19102

Telephone: (215) 790-1010

Facsimile: (215) 790-1274

Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)